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	States Bankr thern District o						Voluntary Petition	n
Name of Debtor (if individual, enter Last, First, Adcock, Gary A	Middle):			of Joint De Ewen, C	ebtor (Spouse ynthia A	e) (Last, First,	Middle):	
All Other Names used by the Debtor in the last 8 years (include married, maiden, and trade names):				All Other Names used by the Joint Debtor in the last 8 years (include married, maiden, and trade names):				
Last four digits of Soc. Sec. or Individual-Taxpa (if more than one, state all)	yer I.D. (ITIN)/Comp	lete EIN	(if more	our digits o than one, state	all)	r Individual-7	Taxpayer I.D. (ITIN) No./Complete	EIN
Street Address of Debtor (No. and Street, City, a 2401 W. Ohio St. Apt. 37 Chicago, IL		ZIP Code	Street 240	Address of	Joint Debtor		reet, City, and State):  ZIP Coc	de
County of Residence or of the Principal Place of		0612	Count	y of Reside	nce or of the	Principal Pla	ace of Business:	
Cook			Co	ok				
Mailing Address of Debtor (if different from stre	eet address):		Mailin	g Address	of Joint Debt	tor (if differen	nt from street address):	
	_	ZIP Code	-				ZIP Cod	de
Location of Principal Assets of Business Debtor (if different from street address above):	1		•				'	
Type of Debtor (Form of Organization) (Check one box)	Nature of	Business					otcy Code Under Which led (Check one box)	
Individual (includes Joint Debtors)  See Exhibit D on page 2 of this form.  □ Corporation (includes LLC and LLP)  □ Partnership  □ Other (If debtor is not one of the above entities, check this box and state type of entity below.)  Chapter 15 Debtors	☐ Health Care Busi ☐ Single Asset Rea in 11 U.S.C. § 10 ☐ Railroad ☐ Stockbroker ☐ Commodity Brol ☐ Clearing Bank ☐ Other	d Estate as de 01 (51B)	efined	Chapt Chapt Chapt Chapt Chapt Chapt	er 9 er 11 er 12	of Ch	napter 15 Petition for Recognition a Foreign Main Proceeding napter 15 Petition for Recognition a Foreign Nonmain Proceeding	
Country of debtor's center of main interests:  Each country in which a foreign proceeding by, regarding, or against debtor is pending:	Tax-Exen (Check box, ☐ Debtor is a tax-exe under Title 26 of th Code (the Internal	if applicable) mpt organizatione United State	es	defined	are primarily co l in 11 U.S.C. § ed by an indivi nal, family, or	onsumer debts, § 101(8) as idual primarily		
Filing Fee (Check one box	<u>.</u> .)	Check one		11 1	-	oter 11 Debto		
□ Full Filing Fee attached □ Filing Fee to be paid in installments (applicable to individuals only). Must attach signed application for the court's consideration certifying that the debtor is unable to pay fee except in installments. Rule 1006(b). See Official Form 3A. □ Filing Fee waiver requested (applicable to chapter 7 individuals only). Must attach signed application for the court's consideration. See Official Form 3B. □ A plan is being filed with this petition. □ Acceptances of the plan were solicited prepetition from one or more classes of creditors, in accordance with 11 U.S.C. § 1126(b).				U.S.C. § 101(51D).  Luding debts owed to insiders or affiliate on 4/01/16 and every three years therea				
Statistical/Administrative Information  ☐ Debtor estimates that funds will be available for distribution to unsecured creditors.  ☐ Debtor estimates that, after any exempt property is excluded and administrative expenses paid, there will be no funds available for distribution to unsecured creditors.								
1- 50- 100- 200-	1,000- 5,001-		<b>]</b> 5,001- 0,000	50,001- 100,000	OVER 100,000			
\$0 to \$50,001 to \$100,001 to \$500,001 \$50,000 \$100,000 \$500,000 to \$1	\$1,000,001 \$10,000,001 to \$10 to \$50	to \$100 to	] 100,000,001 \$500 iillion	\$500,000,001 to \$1 billion				
\$0 to \$50,001 to \$100,001 to \$500,001 \$50,000 \$100,000 \$500,000 to \$1	\$1,000,001 \$10,000,001 to \$10 to \$50	to \$100 to	] 100,000,001 \$500 illion	\$500,000,001 to \$1 billion				

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**B1** (Official Form 1)(04/13) Page 2 Name of Debtor(s): Voluntary Petition Adcock, Gary A McEwen, Cynthia A (This page must be completed and filed in every case) All Prior Bankruptcy Cases Filed Within Last 8 Years (If more than two, attach additional sheet) Location Case Number: Date Filed: Where Filed: - None -Location Case Number: Date Filed: Where Filed: Pending Bankruptcy Case Filed by any Spouse, Partner, or Affiliate of this Debtor (If more than one, attach additional sheet) Name of Debtor: Case Number: Date Filed: - None -District: Relationship: Judge: Exhibit B Exhibit A (To be completed if debtor is an individual whose debts are primarily consumer debts.) (To be completed if debtor is required to file periodic reports (e.g., I, the attorney for the petitioner named in the foregoing petition, declare that I forms 10K and 10Q) with the Securities and Exchange Commission have informed the petitioner that [he or she] may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934 under each such chapter. I further certify that I delivered to the debtor the notice and is requesting relief under chapter 11.) required by 11 U.S.C. §342(b). ☐ Exhibit A is attached and made a part of this petition. X /s/ lana Trifonova October 20, 2015 Signature of Attorney for Debtor(s) (Date) Iana Trifonova Exhibit C Does the debtor own or have possession of any property that poses or is alleged to pose a threat of imminent and identifiable harm to public health or safety? Yes, and Exhibit C is attached and made a part of this petition. No. Exhibit D (To be completed by every individual debtor. If a joint petition is filed, each spouse must complete and attach a separate Exhibit D.) Exhibit D completed and signed by the debtor is attached and made a part of this petition. If this is a joint petition: ■ Exhibit D also completed and signed by the joint debtor is attached and made a part of this petition. Information Regarding the Debtor - Venue (Check any applicable box) Debtor has been domiciled or has had a residence, principal place of business, or principal assets in this District for 180 days immediately preceding the date of this petition or for a longer part of such 180 days than in any other District. There is a bankruptcy case concerning debtor's affiliate, general partner, or partnership pending in this District. Debtor is a debtor in a foreign proceeding and has its principal place of business or principal assets in the United States in this District, or has no principal place of business or assets in the United States but is a defendant in an action or proceeding [in a federal or state court] in this District, or the interests of the parties will be served in regard to the relief sought in this District. Certification by a Debtor Who Resides as a Tenant of Residential Property (Check all applicable boxes) Landlord has a judgment against the debtor for possession of debtor's residence. (If box checked, complete the following.) (Name of landlord that obtained judgment) (Address of landlord) Debtor claims that under applicable nonbankruptcy law, there are circumstances under which the debtor would be permitted to cure the entire monetary default that gave rise to the judgment for possession, after the judgment for possession was entered, and Debtor has included with this petition the deposit with the court of any rent that would become due during the 30-day period after the filing of the petition. Debtor certifies that he/she has served the Landlord with this certification. (11 U.S.C. § 362(1)).

B1 (Official Form 1)(04/13) Document Page 3 of 45

# **Voluntary Petition**

(This page must be completed and filed in every case)

#### Signatures

#### Signature(s) of Debtor(s) (Individual/Joint)

I declare under penalty of perjury that the information provided in this petition is true and correct.

[If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7] I am aware that I may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7. [If no attorney represents me and no bankruptcy petition preparer signs the petition] I have obtained and read the notice required by 11 U.S.C. §342(b).

I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.

#### X /s/ Gary A Adcock

Signature of Debtor Gary A Adcock

#### X /s/ Cynthia A McEwen

Signature of Joint Debtor Cynthia A McEwen

Telephone Number (If not represented by attorney)

#### October 20, 2015

Date

#### Signature of Attorney\*

#### X /s/ lana Trifonova

Signature of Attorney for Debtor(s)

#### lana Trifonova 6805111

Printed Name of Attorney for Debtor(s)

#### Trifonova Law, P.C.

Firm Name

8501 W. Higgins Rd., Ste. 420 Chicago, IL 60631

Address

#### Email: iana@trifonovalaw.com

#### (877) 577-4010 Fax: (877) 577-4010

Telephone Number

### October 20, 2015

Date

\*In a case in which § 707(b)(4)(D) applies, this signature also constitutes a certification that the attorney has no knowledge after an inquiry that the information in the schedules is incorrect.

#### Signature of Debtor (Corporation/Partnership)

I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor.

The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition.

 $\mathbf{X}$ 

Signature of Authorized Individual

Printed Name of Authorized Individual

Title of Authorized Individual

Date

#### Signature of a Foreign Representative

I declare under penalty of perjury that the information provided in this petition is true and correct, that I am the foreign representative of a debtor in a foreign proceeding, and that I am authorized to file this petition.

(Check only one box.)

Name of Debtor(s):

Adcock, Gary A McEwen, Cynthia A

- ☐ I request relief in accordance with chapter 15 of title 11. United States Code. Certified copies of the documents required by 11 U.S.C. §1515 are attached.
- □ Pursuant to 11 U.S.C. §1511, I request relief in accordance with the chapter of title 11 specified in this petition. A certified copy of the order granting recognition of the foreign main proceeding is attached.

X

Signature of Foreign Representative

Printed Name of Foreign Representative

Date

#### Signature of Non-Attorney Bankruptcy Petition Preparer

I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h), and 342(b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required in that section. Official Form 19 is attached.

Printed Name and title, if any, of Bankruptcy Petition Preparer

Social-Security number (If the bankrutpcy petition preparer is not an individual, state the Social Security number of the officer, principal, responsible person or partner of the bankruptcy petition preparer.)(Required by 11 U.S.C. § 110.)

Date

Address

Signature of bankruptcy petition preparer or officer, principal, responsible person, or partner whose Social Security number is provided above.

Names and Social-Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual:

If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 11 U.S.C. §110; 18 U.S.C. §156.

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B 1D (Official Form 1, Exhibit D) (12/09)

## United States Bankruptcy Court Northern District of Illinois

	Gary A Adcock			
In re	Cynthia A McEwen		Case No.	
		Debtor(s)	Chapter	7

# EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.

- 1. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency.
- □ 2. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. *You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 14 days after your bankruptcy case is filed.*
- □ 3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the seven days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. [Summarize exigent circumstances here.]

If your certification is satisfactory to the court, you must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy petition and promptly file a certificate from the agency that provided the counseling, together with a copy of any debt management plan developed through the agency. Failure to fulfill these requirements may result in dismissal of your case. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. Your case may also be dismissed if the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing.

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B 1D (Official Form 1, Exhibit D) (12/09) - Cont.	Page 2
☐ 4. I am not required to receive a credit cour	nseling briefing because of: [Check the applicable
statement.] [Must be accompanied by a motion for d	etermination by the court.]
☐ Incapacity. (Defined in 11 U.S.C. §	109(h)(4) as impaired by reason of mental illness or mental
deficiency so as to be incapable of realizing a	and making rational decisions with respect to financial
responsibilities.);	
☐ Disability. (Defined in 11 U.S.C. §	109(h)(4) as physically impaired to the extent of being
unable, after reasonable effort, to participate i	in a credit counseling briefing in person, by telephone, or
through the Internet.);	
☐ Active military duty in a military co	ombat zone.
☐ 5. The United States trustee or bankruptcy requirement of 11 U.S.C. § 109(h) does not apply in	administrator has determined that the credit counseling this district.
I certify under penalty of perjury that the	information provided above is true and correct.
Signature of Debtor:	/s/ Gary A Adcock
Ç	Gary A Adcock
Date: October 20, 201	5

# Case 15-36579 Doc 1 Filed 10/28/15 Entered 10/28/15 09:52:03 Desc Main Document Page 6 of 45

B 1D (Official Form 1, Exhibit D) (12/09)

## United States Bankruptcy Court Northern District of Illinois

	Gary A Adcock			
In re	Cynthia A McEwen		Case No.	
		Debtor(s)	Chapter	7

# EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.

- 1. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. *Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency*.
- □ 2. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. *You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 14 days after your bankruptcy case is filed.*
- □ 3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the seven days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. [Summarize exigent circumstances here.]

If your certification is satisfactory to the court, you must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy petition and promptly file a certificate from the agency that provided the counseling, together with a copy of any debt management plan developed through the agency. Failure to fulfill these requirements may result in dismissal of your case. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. Your case may also be dismissed if the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing.

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Page 2	2
☐ 4. I am not required to receive a credit counseling briefing because of: [Check the applicable statement.] [Must be accompanied by a motion for determination by the court.]	
☐ Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or mental deficiency so as to be incapable of realizing and making rational decisions with respect to financial responsibilities.);	al
☐ Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or	
through the Internet.);  Active military duty in a military combat zone.	
□ 5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. § 109(h) does not apply in this district.	
I certify under penalty of perjury that the information provided above is true and correct.	
Signature of Debtor: /s/ Cynthia A McEwen	
Cynthia A McEwen  Date: October 20, 2015	

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B6 Summary (Official Form 6 - Summary) (12/14)

# **United States Bankruptcy Court Northern District of Illinois**

In re	Gary A Adcock,		Case No	
	Cynthia A McEwen	_		
		Debtors	Chapter	7

## **SUMMARY OF SCHEDULES**

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts of all claims from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors must also complete the "Statistical Summary of Certain Liabilities and Related Data" if they file a case under chapter 7, 11, or 13.

NAME OF SCHEDULE	ATTACHED (YES/NO)	NO. OF SHEETS	ASSETS	LIABILITIES	OTHER
A - Real Property	Yes	1	130,000.00		
B - Personal Property	Yes	3	9,150.00		
C - Property Claimed as Exempt	Yes	1			
D - Creditors Holding Secured Claims	Yes	1		203,289.00	
E - Creditors Holding Unsecured Priority Claims (Total of Claims on Schedule E)	Yes	1		0.00	
F - Creditors Holding Unsecured Nonpriority Claims	Yes	5		114,844.00	
G - Executory Contracts and Unexpired Leases	Yes	1			
H - Codebtors	Yes	1			
I - Current Income of Individual Debtor(s)	Yes	2			5,000.00
J - Current Expenditures of Individual Debtor(s)	Yes	2			5,020.00
Total Number of Sheets of ALL Schedu	ıles	18			
	T	otal Assets	139,150.00		
			Total Liabilities	318,133.00	

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B 6 Summary (Official Form 6 - Summary) (12/14)

# **United States Bankruptcy Court Northern District of Illinois**

In re	Gary A Adcock,		Case No		
	Cynthia A McEwen				
_		Debtors	Chapter	7	

# STATISTICAL SUMMARY OF CERTAIN LIABILITIES AND RELATED DATA (28 U.S.C. § 159)

If you are an individual debtor whose debts are primarily consumer debts, as defined in § 101(8) of the Bankruptcy Code (11 U.S.C.§ 101(8)), filing a case under chapter 7, 11 or 13, you must report all information requested below.

☐ Check this box if you are an individual debtor whose debts are NOT primarily consumer debts. You are not required to report any information here.

This information is for statistical purposes only under 28 U.S.C. § 159.

Summarize the following types of liabilities, as reported in the Schedules, and total them.

Type of Liability	Amount
Domestic Support Obligations (from Schedule E)	0.00
Taxes and Certain Other Debts Owed to Governmental Units (from Schedule E)	0.00
Claims for Death or Personal Injury While Debtor Was Intoxicated (from Schedule E) (whether disputed or undisputed)	0.00
Student Loan Obligations (from Schedule F)	0.00
Domestic Support, Separation Agreement, and Divorce Decree Obligations Not Reported on Schedule E	0.00
Obligations to Pension or Profit-Sharing, and Other Similar Obligations (from Schedule F)	0.00
TOTAL	0.00

#### State the following:

Average Income (from Schedule I, Line 12)	5,000.00
Average Expenses (from Schedule J, Line 22)	5,020.00
Current Monthly Income (from Form 22A-1 Line 11; OR, Form 22B Line 14; OR, Form 22C-1 Line 14)	5,000.00

#### State the following:

Total from Schedule D, "UNSECURED PORTION, IF ANY" column		73,289.00
2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column	0.00	
3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" column		0.00
4. Total from Schedule F		114,844.00
5. Total of non-priority unsecured debt (sum of 1, 3, and 4)		188,133.00

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B6A (Official Form 6A) (12/07)

In re	Gary A Adcock,	Case No.
	Cynthia A McEwen	

Debtors

### **SCHEDULE A - REAL PROPERTY**

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a cotenant, community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor holds no interest in real property, write "None" under "Description and Location of Property."

Do not include interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If an entity claims to have a lien or hold a secured interest in any property, state the amount of the secured claim. See Schedule D. If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim." If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the property only in Schedule C - Property Claimed as Exempt.

2401 W. Ohio St., Chicago, 1 br loft.		J	130,000.00	203,289.00
Description and Location of Property	Nature of Debtor's Interest in Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption	Amount of Secured Claim

Sub-Total > 130,000.00 (Total of this page)

130,000.00 Total >

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B6B (Official Form 6B) (12/07)

In re	Gary A Adcock,	Case No.
	Cynthia A McEwen	

Debtors

#### **SCHEDULE B - PERSONAL PROPERTY**

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "x" in the appropriate position in the column labeled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor is an individual or a joint petition is filed, state the amount of any exemptions claimed only in Schedule C - Property Claimed as Exempt.

Do not list interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property." If the property is being held for a minor child, simply state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

1. Cash on hand  2. Checking, savings or other financial accounts, certificates of deposit, or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.  3. Security deposits with public utilities, telephone companies, landlords, and others.  4. Household goods and furnishings, including audio, video, and computer equipment.  5. Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.  6. Wearing apparel.  Clothing  X  Firearms and sports, photographic, and other hobby equipment.  X  Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.						
2. Checking, savings or other financial accounts, certificates of deposit, or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.  3. Security deposits with public utilities, telephone companies, landlords, and others.  4. Household goods and furnishings, including audio, video, and computer equipment.  5. Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.  6. Wearing apparel.  7. Furs and jewelry.  8. Firearms and sports, photographic, and other hobby equipment.  9. Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.	Debtor's Interest in Property.	Wife, Joint, or	Description and Location of Property	O N	Type of Property	
accounts, certificates of deposit, or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.  3. Security deposits with public utilities, telephone companies, landlords, and others.  4. Household goods and furnishings, including audio, video, and computer equipment.  5. Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.  6. Wearing apparel.  Clothing  X  X  Interests in insurance policies. Name insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.				X	Cash on hand	1.
shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.  3. Security deposits with public utilities, telephone companies, landlords, and others.  4. Household goods and furnishings, including audio, video, and computer equipment.  5. Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.  6. Wearing apparel.  Clothing  X  X  Interests in insurance policies. Name insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.	50.00	Н		Chase Bank	Checking, savings or other financial	2.
homestead associations, or credit unions, brokerage houses, or cooperatives.  3. Security deposits with public utilities, telephone companies, landlords, and others.  4. Household goods and furnishings, including audio, video, and computer equipment.  5. Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.  6. Wearing apparel.  Clothing  X  8. Firearms and sports, photographic, and other hobby equipment.  X  Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.	300.00	W		Chase Bank	shares in banks, savings and loan,	
utilities, telephone companies, landlords, and others.  4. Household goods and furnishings, including audio, video, and computer equipment.  5. Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.  6. Wearing apparel.  Clothing  X  Firearms and sports, photographic, and other hobby equipment.  X  Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.	1,000.00	J		MB Financial	homestead associations, or credit unions, brokerage houses, or	
including audio, video, and computer equipment.  5. Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.  6. Wearing apparel.  Clothing  J  Furs and jewelry.  X  8. Firearms and sports, photographic, and other hobby equipment.  9. Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.				X	utilities, telephone companies,	3.
objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.  6. Wearing apparel.  Clothing  J  Furs and jewelry.  X  8. Firearms and sports, photographic, and other hobby equipment.  Y  Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.	1,000.00	J		Furntire	including audio, video, and	4.
<ul> <li>7. Furs and jewelry.</li> <li>8. Firearms and sports, photographic, and other hobby equipment.</li> <li>9. Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.</li> </ul>				X	objects, antiques, stamp, coin, record, tape, compact disc, and	5.
<ul> <li>8. Firearms and sports, photographic, and other hobby equipment.</li> <li>9. Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.</li> </ul>	2,000.00	J		Clothing	Wearing apparel.	6.
and other hobby equipment.  9. Interests in insurance policies.  Name insurance company of each policy and itemize surrender or refund value of each.				X	Furs and jewelry.	7.
Name insurance company of each policy and itemize surrender or refund value of each.				X		8.
				X	Name insurance company of each policy and itemize surrender or	9.
10. Annuities. Itemize and name each issuer.				X		10.

2 continuation sheets attached to the Schedule of Personal Property

4,350.00

Sub-Total >

(Total of this page)

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B6B (Official Form 6B) (12/07) - Cont.

In re	Gary A Adcock,	Case No.
	Cynthia A McEwen	

# Debtors

# **SCHEDULE B - PERSONAL PROPERTY**

(Continuation Sheet)

	Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
11.	Interests in an education IRA as defined in 26 U.S.C. § 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. § 529(b)(1). Give particulars. (File separately the record(s) of any such interest(s). 11 U.S.C. § 521(c).)	х			
12.	Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Give particulars.	X			
13.	Stock and interests in incorporated and unincorporated businesses. Itemize.	Studio 37 Inc	•	J	3,000.00
14.	Interests in partnerships or joint ventures. Itemize.	X			
15.	Government and corporate bonds and other negotiable and nonnegotiable instruments.	X			
16.	Accounts receivable.	X			
17.	Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars.	X			
18.	Other liquidated debts owed to debtor including tax refunds. Give particulars.	X			
19.	Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule A - Real Property.	x			
20.	Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	Х			
21.	Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.	X			
			<i>(</i> 70)	Sub-Tota	al > <b>3,000.00</b>
			(To	otal of this page)	

Sheet <u>1</u> of <u>2</u> continuation sheets attached to the Schedule of Personal Property

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B6B (Official Form 6B) (12/07) - Cont.

In re	Gary A Adcock,
	Cynthia A McEwen

Case No.

#### Debtors

# **SCHEDULE B - PERSONAL PROPERTY**

(Continuation Sheet)

	Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
22.	Patents, copyrights, and other intellectual property. Give particulars.	х			
23.	Licenses, franchises, and other general intangibles. Give particulars.	X			
24.	Customer lists or other compilations containing personally identifiable information (as defined in 11 U.S.C. § 101(41A)) provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes.	X			
25.	Automobiles, trucks, trailers, and other vehicles and accessories.	20	02 Mercedes Benz C320, 138,000 miles	J	1,800.00
26.	Boats, motors, and accessories.	X			
27.	Aircraft and accessories.	X			
28.	Office equipment, furnishings, and supplies.	X			
29.	Machinery, fixtures, equipment, and supplies used in business.	X			
30.	Inventory.	X			
31.	Animals.	X			
32.	Crops - growing or harvested. Give particulars.	X			
33.	Farming equipment and implements.	X			
34.	Farm supplies, chemicals, and feed.	X			
35.	Other personal property of any kind not already listed. Itemize.	X			

Sub-Total > (Total of this page)

1,800.00

Total >

Sheet **2** of **2** continuation sheets attached to the Schedule of Personal Property

9,150.00

Case 15-36579 Doc 1 Filed 10/28/15 Entered 10/28/15 09:52:03 Desc Main Document Page 14 of 45

B6C (Official Form 6C) (4/13)

In re	Gary A Adcock,	Case No.
	Cynthia A McEwen	

Debtors

# SCHEDULE C - PROPERTY CLAIMED AS EXEMPT

Debtor claims the exemptions to which debtor is entitled under:

(Check one box)

11 U.S.C. §522(b)(2)

11 U.S.C. §522(b)(3)

Check if debtor claims a homestead exemption that exceeds \$155,675. (Amount subject to adjustment on 4/1/16, and every three years thereafter with respect to cases commenced on or after the date of adjustment.)

Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Value of Property Without Deducting Exemption
Real Property 2401 W. Ohio St., Chicago, 1 br loft.	735 ILCS 5/12-901	0.00	130,000.00
Checking, Savings, or Other Financial Accounts, C Chase Bank	ertificates of Deposit 735 ILCS 5/12-1001(b)	50.00	50.00
Chase Bank	735 ILCS 5/12-1001(b)	300.00	300.00
Household Goods and Furnishings Furntire	735 ILCS 5/12-1001(b)	1,000.00	1,000.00
Wearing Apparel Clothing	735 ILCS 5/12-1001(a)	2,000.00	2,000.00
Stock and Interests in Businesses Studio 37 Inc	735 ILCS 5/12-1001(b)	3,000.00	3,000.00
Automobiles, Trucks, Trailers, and Other Vehicles 2002 Mercedes Benz C320, 138,000 miles	735 ILCS 5/12-1001(b)	1.800.00	1.800.00

Total: 8,150.00 138,150.00

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B6D (Official Form 6D) (12/07)

In re	Gary A Adcock,
	Cynthia A McEwen

C 17		
Case No.		

Debtors

### SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number of all entities holding claims secured by property of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests.

other security interests.

List creditors in alphabetical order to the extent practicable. If a minor child is a creditor, the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor", include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H", "W", "J", or "C" in the column labeled "Husband, Wife, Joint, or Community".

If the claim is contingent, place an "X" in the column labeled "Contingent". If the claim is unliquidated, place an "X" in the column labeled "Unliquidated". If the claim is disputed, place an "X" in the column labeled "Disputed". (You may need to place an "X" in more than one of these three columns.)

Total the columns labeled "Amount of Claim Without Deducting Value of Collateral" and "Unsecured Portion, if Any" in the boxes labeled "Total(s)" on the last sheet of the completed schedule. Report the total from the column labeled "Amount of Claim" also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report the total from the column labeled "Unsecured Portion" on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	Hu H J C	sband, Wife, Joint, or Community  DATE CLAIM WAS INCURRED,  NATURE OF LIEN, AND  DESCRIPTION AND VALUE  OF PROPERTY  SUBJECT TO LIEN	CONTLNGEN	UNLIQUIDA	DISPUTED	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
Account No. xxxx6765			Opened 5/01/05 Last Active 10/05/15	Т	A T E D			
Nationwide Acceptance 105 Decker Ct. Suite 725 Irving, TX 75062		w	2401 W. Ohio St., Chicago, 1 br loft.		<u> </u>			
			Value \$ 130,000.00				203,289.00	73,289.00
Account No.						П		
			Value \$					
Account No.								
			Value \$					
Account No.								
	Ш		Value \$			Ц		
continuation sheets attached			S (Total of th	ubto nis p		- 1	203,289.00	73,289.00
			(Report on Summary of Sc		ota ule	- 1	203,289.00	73,289.00

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B6E (Official Form 6E) (4/13)

In re	Gary A Adcock,	Case No
	Cynthia A McEwen	

**Debtors** 

#### \_\_\_\_\_

SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

A complete list of claims entitled to priority, listed separately by type of priority, is to be set forth on the sheets provided. Only holders of unsecured claims entitled to priority should be listed in this schedule. In the boxes provided on the attached sheets, state the name, mailing address, including zip code, and last four digits of the account number, if any, of all entities holding priority claims against the debtor or the property of the debtor, as of the date of the filing of the petition. Use a separate continuation sheet for each type of priority and label each with the type of priority.

The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H-Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of claims listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all claims listed on this Schedule E in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

Report the total of amounts entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Report the total of amounts <u>not</u> entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts not entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.

TYPES OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets)
Domestic support obligations  Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, or responsible relation of such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in 11 U.S.C. § 507(a)(1).
□ Extensions of credit in an involuntary case  Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of trustee or the order for relief. 11 U.S.C. § 507(a)(3).
☐ Wages, salaries, and commissions  Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sale representatives up to \$12,475* per person earned within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).
☐ Contributions to employee benefit plans  Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of busine whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5).
☐ Certain farmers and fishermen  Claims of certain farmers and fishermen, up to \$6,150* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(6).
☐ <b>Deposits by individuals</b> Claims of individuals up to \$2,775* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(7).
☐ Taxes and certain other debts owed to governmental units  Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8).
Commitments to maintain the capital of an insured depository institution  Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507 (a)(9).
☐ Claims for death or personal injury while debtor was intoxicated  Claims for death or personal injury resulting from the operation of a motor vehicle or vessel while the debtor was intoxicated from using alcohol, a drug, or another substance. 11 U.S.C. § 507(a)(10).

<sup>\*</sup> Amount subject to adjustment on 4/01/16, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

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B6F (Official Form 6F) (12/07)

In re	Gary A Adcock,		Case No.	
	Cynthia A McEwen			
_		Debtors	<del>-</del> ,	

### SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report this total also on the Statistical Summary of Certain Liabilities and Related Data.

☐ Check this box if debtor has no creditors holding unsecured claims to report on this Schedule F.

			•					
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	Hu H W J C	I DATE CLAUVEW AS INCURRED AIND	CONTINGEN	IQULD		SOUT	AMOUNT OF CLAIM
Account No. xx4052	ĺ		Opened 10/01/09 Last Active 10/21/09	Ť	A T E			
Atg Credit 1043 W. Grandville Chicago, IL 60660		н	Collection Attorney Chicago Podiatric Surgeons		D			
								605.00
Account No. xxxxxxxxxxx4997		Г	Opened 6/01/01 Last Active 7/08/15		Т	l	T	
Bank of America Attn: Recovery Department 4161 Piedmont Pkwy Greensboro, NC 27410		w	Credit Card					
								9,388.00
Account No. xxxxxxx1851  Cap1/carsn Po Box 30253 Salt Lake City, UT 84130		J	Opened 6/09/88 Last Active 6/07/12 Charge Account					
								0.00
Account No. xxxxxxxxxxxxx3011  Capital One Attn: Bankruptcy Po Box 30285 Salt Lake City, UT 84130		н	Opened 4/01/01 Last Active 9/11/15 Credit Card					
		L						4,888.00
continuation sheets attached			(Total of	Sub this				14,881.00

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B6F (Official Form 6F) (12/07) - Cont.

In re	Gary A Adcock,	Case No.
	Cynthia A McEwen	

## Debtors

# SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS (Continuation Sheet)

	С	Ни	sband, Wife, Joint, or Community		С	IJ	D	
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	J H H	DATE CLAIM WAS INCURRED AN CONSIDERATION FOR CLAIM. IF CL IS SUBJECT TO SETOFF, SO STAT	AIM	CONTINGEN	I Q U I D	lı I	AMOUNT OF CLAIM
Account No. xxxxxxxxxxxx3518			Opened 12/01/83 Last Active 9/21/15		Т	Ā T E		
Citi CitiCorp Credit Services/Attn:Centralize Po Box 790040 saint Louis, MO 63179		w	Credit Card			D		26,796.00
Account No. xxxx xxxx xxxx 7562	t							
Citi Business Po Box 790040 Saint Louis, MO 63179		J						
								16,000.00
Account No. xxxxxxxxxxxxx3904  Citibank / Sears Citicorp Credit Services/Attn: Centraliz Po Box 790040 Saint Louis, MO 63179		J	Opened 1/01/01 Last Active 7/14/15 Credit Card					12,557.00
Account No. xxxxx1996			Opened 1/01/85 Last Active 8/25/15					
Citibank/Shell Oil Citibank/Citicorp Srvs Attn: Centralized Po Box 790040 St Louis, MO 63179		w	Credit Card					563.00
Account No. xxxxxxxxxxx4277	╁		Opened 7/01/12 Last Active 5/13/15					
Comenity Bank/Carsons Po Box 182125 Columbus, OH 43218		J	Charge Account					0.00
Sheet no1 of _4 sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims	•		(**	S Total of th		tota pag		55,916.00

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B6F (Official Form 6F) (12/07) - Cont.

In re	Gary A Adcock,	Case No.
	Cynthia A McEwen	

### Debtors

# SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS (Continuation Sheet)

	С	L	akand Wife Isiat a Community	10		Т.	1
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	H W J C	band, Wife, Joint, or Community  DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	ON TINGEN	UNL QUIDA	DISPUTED	AMOUNT OF CLAIM
Account No. xxxxxxxxxxx4787	4		Opened 11/01/11 Last Active 5/21/14	'	I A T E D		
Comenitybank/marathon Po Box 182125 Columbus, OH 43218		w	Charge Account				
Account No. xxxxxxxx6023			Opened 9/01/87 Last Active 2/28/07				0.00
Discover Financial Attention: Bankruptcy Department Po Box 3025 New Albany, OH 43054		J	Credit Card				0.00
Account No. xxxxxxxxx8720	╁		Opened 10/01/83 Last Active 7/10/15		-	+	0.00
Dsnb Macys Macys Bankruptcy Department Po Box 8053 Mason, OH 45040		w	Charge Account				618.00
Account No. xxxxxxxx9870	+		Opened 10/01/83 Last Active 8/13/15				010.00
Dsnb Macys Macys Bankruptcy Department Po Box 8053 Mason, OH 45040		w	Charge Account				592.00
Account No. xxxxxxxx8120	+		Opened 4/01/87 Last Active 7/10/15		+		392.00
Dsnb Macys Macys Bankruptcy Department Po Box 8053 Mason, OH 45040		н	Charge Account				90.00
Sheet no. <b>2</b> of <b>4</b> sheets attached to Schedule of				Sub			30.00
Creditors Holding Unsecured Nonpriority Claims			(Total o				1,300.00

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B6F (Official Form 6F) (12/07) - Cont.

In re	Gary A Adcock,	Case No.
	Cynthia A McEwen	

## Debtors

# SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS (Continuation Sheet)

	Ic	ш	sband, Wife, Joint, or Community	10	U	D	
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	H W J C	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGEN	I Q U I D	ISPUTED	AMOUNT OF CLAIM
Account No. xxxxxxxx6810			Opened 4/01/87 Last Active 7/10/15	Ť	T		
Dsnb Macys Macys Bankruptcy Department Po Box 8053 Mason, OH 45040		н	Charge Account		D		90.00
Account No.			2007, 2008				
Internal Revenue Service ACS Suport Stop 813G PO Box 145566 Cincinnati, OH 45250		J					42,000.00
Account No. xxxxx4787	┢		Opened 3/23/83 Last Active 8/19/11	+	$\vdash$	╀	42,000.00
Marathon Ash 539 S Main St Room 1014M Findlay, OH 45840	-	w	Credit Card				0.00
Account No. xxx7517	╁		Opened 12/26/05 Last Active 9/29/06		+		
Mb Financial 6111 North River R Des Plaines, IL 60018		J	Automobile				0.00
Account No. xxxxxxxxx0872	$\vdash$		Opened 5/06/91 Last Active 10/08/15	+	+	<u> </u>	0.00
Peoples Gas Attention: Bankruptcy Department 130 E. Randolph 17th Floor Chicago, IL 60601		н	Agriculture				0.00
Sheet no. <b>3</b> of <b>4</b> sheets attached to Schedule of		<u> </u>	<u> </u>	Sub	tota	⊥ al	
Creditors Holding Unsecured Nonpriority Claims			(Total o				42,090.00

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B6F (Official Form 6F) (12/07) - Cont.

In re	Gary A Adcock,	Case No.
	Cynthia A McEwen	

# Debtors SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS (Continuation Sheet)

					_		
CREDITOR'S NAME,	C	Hu	sband, Wife, Joint, or Community	6	U	P	
MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	ODEBTOR	C A M	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	ONT I NGENT	NL QU L D A	DISPUTED	AMOUNT OF CLAIM
Account No.				Т	A T E		
PresenceHealth 2913 North Commonwealth Avenue Manor Building, 6th Floor Chicago, IL 60657		w			D		600.00
Account No. xxxx7422	╅		Opened 12/01/05 Last Active 11/17/10		H		
Sst/jpmc Attn:Bankruptcy Po Box 3999 St Joseph, MO 64503		J	Automobile				
							0.00
Account No. xxxxxxxxxxx8861	1		Opened 11/01/83 Last Active 9/15/15				
Syncb/plcc Attn: Bankruptcy Po Box 103104 Roswell, GA 30076		J	Charge Account				
Noowell, CA 60076							57.00
Account No. xxxxxxxx9970	+		Opened 4/01/87 Last Active 4/09/05				
Target Nb Po Box 673 Minneapolis, MN 55440		н	Credit Card				
							0.00
Account No. xxxxxxxxxxxx9643	1		Opened 6/01/14 Last Active 11/24/14				
Wffnb Dual L Po Box 94498 Las Vegas, NV 89193		н	Credit Card				
							0.00
Sheet no. <u>4</u> of <u>4</u> sheets attached to Schedule of		1		Sub	tota	1	
Creditors Holding Unsecured Nonpriority Claims			(Total of t				657.00
			(Report on Summary of So		Γota dule		114,844.00

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B6G (Official Form 6G) (12/07)

In re	Gary A Adcock,	Case No.
	Cynthia A McEwen	

Debtors

### SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State nature of debtor's interest in contract, i.e., "Purchaser", "Agent", etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described. If a minor child is a party to one of the leases or contracts, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

■ Check this box if debtor has no executory contracts or unexpired leases.

Name and Mailing Address, Including Zip Code, of Other Parties to Lease or Contract

Description of Contract or Lease and Nature of Debtor's Interest.

State whether lease is for nonresidential real property.

State contract number of any government contract.

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B6H (Official Form 6H) (12/07)

In re	Gary A Adcock,	Case No.
	Cynthia A McEwen	

Debtors

#### **SCHEDULE H - CODEBTORS**

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by debtor in the schedules of creditors. Include all guarantors and co-signers. If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the eight year period immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state, commonwealth, or territory. Include all names used by the nondebtor spouse during the eight years immediately preceding the commencement of this case. If a minor child is a codebtor or a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

Check this box if debtor has no codebtors.

NAME AND ADDRESS OF CODEBTOR

NAME AND ADDRESS OF CREDITOR

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Debt	or 1 Gary A Adc	ock		
Debt (Spou	or 2 Cynthia A N	lcEwen		
Unite	ed States Bankruptcy Court for th	e: NORTHERN DISTRIC	CT OF ILLINOIS	
	e number			Check if this is:
(If kno			-	☐ An amended filing
				☐ A supplement showing post-petition chapte 13 income as of the following date:
Of:	ficial Form B 6I			MM / DD/ YYYY
				, 22,
Be as supp spou ittac	lying correct information. If you se. If you are separated and yo h a separate sheet to this form.	sible. If two married ped are married and not fili ur spouse is not filing w On the top of any additi	ng jointly, and your spouse is ith you, do not include informa	1 and Debtor 2), both are equally responsible for iving with you, include information about your tion about your spouse. If more space is needed
Be as supp spou ttac Part	s complete and accurate as postlying correct information. If you se. If you are separated and yo ha separate sheet to this form.  1: Describe Employment Fill in your employment	sible. If two married ped are married and not fili ur spouse is not filing w On the top of any additi	ng jointly, and your spouse is ith you, do not include informa	12/r 1 and Debtor 2), both are equally responsible for iving with you, include information about your tion about your spouse. If more space is needed and case number (if known). Answer every question between the case number (if known) and case number (if known).
Be as supp spou ttac Part	s complete and accurate as postlying correct information. If you se. If you are separated and you have a separate sheet to this form.  Describe Employment	sible. If two married peon in are married and not filing warried and not filing warried on the top of any addition	ng jointly, and your spouse is ith you, do not include informa ional pages, write your name a	1 and Debtor 2), both are equally responsible for iving with you, include information about your tion about your spouse. If more space is needed nd case number (if known). Answer every question
Be assupp spou attac Part	s complete and accurate as postlying correct information. If you se. If you are separated and yo has separate sheet to this form.  1: Describe Employment information.	sible. If two married ped are married and not fili ur spouse is not filing w On the top of any additi	ng jointly, and your spouse is ith you, do not include informational pages, write your name a	1 and Debtor 2), both are equally responsible roiving with you, include information about your tion about your spouse. If more space is needed nd case number (if known). Answer every question between the case number (if known).
Be as supp spou	s complete and accurate as postlying correct information. If you se. If you are separated and yo has separate sheet to this form.  Describe Employment information.  If you have more than one job, attach a separate page with	sible. If two married peon in are married and not filing warried and not filing warried on the top of any addition	ng jointly, and your spouse is ith you, do not include informational pages, write your name a Debtor 1	1 and Debtor 2), both are equally responsible for iving with you, include information about your tion about your spouse. If more space is needed and case number (if known). Answer every question Debtor 2 or non-filing spouse
Be assupp spou attac Part	s complete and accurate as postlying correct information. If you se. If you are separated and yo ha separate sheet to this form.  Describe Employment  Fill in your employment information.  If you have more than one job, attach a separate page with information about additional	sible. If two married ped are married and not fili ar spouse is not filing w On the top of any additi	ng jointly, and your spouse is ith you, do not include informational pages, write your name a  Debtor 1  Employed  Not employed	1 and Debtor 2), both are equally responsible for iving with you, include information about your tion about your spouse. If more space is needed and case number (if known). Answer every question between the case number 2 or non-filing spouse    Debtor 2 or non-filing spouse   Not employed
Be assupp spou attac Part	s complete and accurate as postlying correct information. If you se. If you are separated and yo ha separate sheet to this form.  1: Describe Employment Fill in your employment information.  If you have more than one job, attach a separate page with information about additional employers.  Include part-time, seasonal, or	sible. If two married pector are married and not filing was is not filing was on the top of any additional and the top of any additional areas and the top of any additional areas are seen and the top of any additional areas are seen and the top of any additional areas are seen are seen and the top of any additional areas are seen are	ng jointly, and your spouse is ith you, do not include informational pages, write your name a  Debtor 1  Employed  Not employed  consultant	1 and Debtor 2), both are equally responsible for iving with you, include information about your tion about your spouse. If more space is needed and case number (if known). Answer every question described by the control of the cont

Estimate monthly income as of the date you file this form. If you have nothing to report for any line, write \$0 in the space. Include your non-filing spouse unless you are separated.

If you or your non-filing spouse have more than one employer, combine the information for all employers for that person on the lines below. If you need more space, attach a separate sheet to this form.

List monthly gross wages, salary, and commissions (before all payroll deductions). If not paid monthly, calculate what the monthly wage would be.

- Estimate and list monthly overtime pay.
- 4. Calculate gross Income. Add line 2 + line 3.

		For Debtor 1		Debtor 2 or filing spouse
2.	\$	0.00	\$	0.00
3.	+\$	0.00	+\$	0.00
4.	\$	0.00	\$	0.00

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Debt Debt		Gary A Adcock Cynthia A McEwen		С	ase nu	ımber ( <i>if kn</i>	own)				
					For D	ebtor 1			Debtor -filing s		
	Cop	by line 4 here	4.		\$	0	.00	\$		0.00	_
5.	List	all payroll deductions:									
	5a.	Tax, Medicare, and Social Security deductions	5a.		\$	0	.00	\$		0.00	
	5b.	Mandatory contributions for retirement plans	5b.		\$		.00	\$_		0.00	_
	5c.	Voluntary contributions for retirement plans	5c.		\$		.00	\$_		0.00	_
	5d.	Required repayments of retirement fund loans	5d.		;— \$		.00	\$		0.00	_
	5e.	Insurance	5e.		\$	0	.00	\$		0.00	_
	5f.	Domestic support obligations	5f.		\$	0	.00	\$		0.00	
	5g.	Union dues	5g.		\$	0	.00	\$		0.00	
	5h.	Other deductions. Specify:	5h.	+	\$	0	.00	+ \$		0.00	
6.	Add	the payroll deductions. Add lines 5a+5b+5c+5d+5e+5f+5g+5h.	6.	,	\$	0	.00	\$		0.00	<u> </u>
7.	Cal	culate total monthly take-home pay. Subtract line 6 from line 4.	7.	,	\$	0	.00	\$		0.00	_
8.	List 8a.	all other income regularly received:  Net income from rental property and from operating a business, profession, or farm  Attach a statement for each property and business showing gross receipts, ordinary and necessary business expenses, and the total monthly net income.	<b>8</b> a.		\$	5,000	.00	\$		0.00	
	8b.	Interest and dividends	8b.		\$		.00	\$		0.00	_
	8c.	Family support payments that you, a non-filing spouse, or a depende regularly receive Include alimony, spousal support, child support, maintenance, divorce settlement, and property settlement.	<b>ent</b> 8c.		\$	0	.00	\$		0.00	_
	8d.	Unemployment compensation	8d.		\$	0	.00	\$		0.00	<u> </u>
	8e.	Social Security	8e.		\$	0	.00	\$		0.00	
	8f. 8g. 8h.	Other government assistance that you regularly receive Include cash assistance and the value (if known) of any non-cash assistant that you receive, such as food stamps (benefits under the Supplemental Nutrition Assistance Program) or housing subsidies.  Specify:  Pension or retirement income Other monthly income. Specify:	nce 8f. 8g. 8h.		\$ \$	0	0.00	\$ \$ + \$		0.00 0.00 0.00	_
	· · · ·		— "	_							_
9.	Add	l all other income. Add lines 8a+8b+8c+8d+8e+8f+8g+8h.	9.	\$		5,000	.00	\$		0.0	0
40	0-1	sulate monthly income. Add the 7 this 0	40 [	Φ.		000 00			0.00	•	F 000 00
10.		culate monthly income. Add line 7 + line 9. the entries in line 10 for Debtor 1 and Debtor 2 or non-filing spouse.	10.   8	Φ_	Э,	00.00	+ 3		0.00	= \$_	5,000.00
11.	State Inclination Other	the all other regular contributions to the expenses that you list in Schedulade contributions from an unmarried partner, members of your household, your friends or relatives.  not include any amounts already included in lines 2-10 or amounts that are notify:	our depe			•		,		_	0.00
12.		the amount in the last column of line 10 to the amount in line 11. The lee that amount on the Summary of Schedules and Statistical Summary of Celies							e. 12.	\$	5,000.00
13.	Do :	you expect an increase or decrease within the year after you file this for No. Yes. Explain:	m?							Combi month	ned ly income

Fill	in this informa	ation to identify y	our case:					
Deb	tor 1	Gary A Adco	ck			Che	eck if this is:	
							An amended filing	
	tor 2	Cynthia A M	cEwen					wing post-petition chapter the following date:
(Spo	ouse, if filing)						13 expenses as or	the following date.
Unit	ed States Bankı	ruptcy Court for the:	NORTH	IERN DISTRICT OF ILLIN	OIS		MM / DD / YYYY	
	e numbe <b>r</b> nown)						A separate filing for 2 maintains a separate	or Debtor 2 because Debtor arate household
$\bigcirc$	fficial Fo	orm B 6J						
		J: Your			<b>6</b> 111			12/13
info	ormation. If m		eded, atta	. If two married people a ach another sheet to this n.				
Par		ribe Your House	hold					
1.	Is this a join							
	□ No. Go to							
	■ Yes. Doe	es Debtor 2 live	ın a sepai	ate household?				
	■ N	-	st file a se <sub>l</sub>	parate Schedule J.				
2.	Do you hav	e dependents?	■ No					
	Do not list D		☐ Yes.	Fill out this information for each dependent	Dependent's relation		Dependent's age	Does dependent live with you?
	Do not state							□ No
	dependents	names.						☐ Yes
								□ No
					-			☐ Yes
								□ No □ Yes
					-			☐ Yes
								☐ Yes
3.	Do your exp	penses include		No				_ 100
		f people other t	han $_{\square}$	Yes				
	yourself an	d your depende	nts?					
		nate Your Ongoi						
exp	imate your ex enses as of a plicable date.	a date after the	our bankr bankrupto	uptcy filing date unless y y is filed. If this is a supp	ou are using this for olemental <i>Schedule</i>	orm as a s e <i>J</i> , check	supplement in a Ch the box at the top	apter 13 case to report of the form and fill in the
Inc	lude exnense	es naid for with	non-cash	government assistance	if you know			
				cluded it on Schedule I:			.,	
(Of	ficial Form 6I	l.)					Your exp	enses
4.		or home owners		ses for your residence. I or lot.	nclude first mortgage	e 4. :	\$	1,500.00
	If not include	ded in line 4:						
	4a. Real	estate taxes				4a.	\$	400.00
		erty, homeowner's	s, or renter	's insurance		4b.		20.00
	•	•		upkeep expenses		4c.	·	0.00
_		eowner's associa				4d.	·	375.00
5.	Additional i	mortgage payme	ents for yo	<b>our residence,</b> such as ho	me equity loans	5.	\$	0.00

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	tor 1 tor 2	Gary A A				n_										Case num	nbe	er (if known)				
6.	Utiliti	ies:																				
0.	6a.	Electricity,	, he	eat,	natu	ıral ga	as									6a.	. :	\$		:	300.00	)
	6b.	Water, sev				_		n								6b.	. :	\$			0.00	_
	6c.	Telephone	e, c	ell	phon	ie, Int	ernet	, satel	llite, a	and ca	able se	ervices	S			6c.	. :	\$			100.00	
	6d.	Other. Spe	ecif	fy:	Ca	ıble/l	nter	net								6d.	. :	\$			300.00	_
7.	Food	and house															. :	\$		1.0	00.00	
8.	Child	Icare and c	chil	ldre	en's	educ	ation	costs	s							8.	. :	\$			0.00	<u> </u>
9.	Clothing, laundry, and dry cleaning									9.	. :	\$			40.00							
10.	Personal care products and services									10.	. :	\$			0.00	)						
11.	Medi	cal and der	nta	al e	xpen	ises										11.	. :	\$			0.00	)
12.	Trans	sportation.	. Ind	clu	de ga	as, ma	ainter	nance,	, bus	or trai	in fare	∍.									100.00	_
	Do not include car payments.  B. Entertainment, clubs, recreation, newspapers, magazines, and books								12.		\$			160.00	_							
								-	-	_	gazine	es, and	d boo	oks		13.		\$			0.00	_
	Charitable contributions and religious donations								14.	. :	\$			0.00	<u>)                                    </u>							
15.	Insur											ar ta area		00								
		ot include in Life insura			ce de	educt	ed fro	om you	ur pay	y or in	iclude	:d in lin	ies 4 (	or 20.		150	,	<b>c</b>			0.00	
		Health insu			_											15a.					0.00 740.00	
		Vehicle ins														15b.		:				_
						~i6 #										15c. 15d.		\$ \$			85.00	_
16		Other insu				٠.		l f				بالمامان			20	130.	٠,	Φ			0.00	<u>'</u>
	Spec	s. Do not in ify: Ilment or le						ırom	your	pay o	or incic	Jaea Ir	1 lines	3 4 OF 2	20.	16.	. ;	\$			0.00	<u>)</u>
17.		Car payme														17a.		\$			0.00	١
		Car payme														17a. 17b.		\$			0.00	_
		Other. Spe			,, vo	111010	_									17c.		\$			0.00	_
		Other. Spe														— 17d. 17d.		\$			0.00	
18		payments		-	mon	v. ma	inter	ance	and	supr	ort th	nat voi	u did	not re	enort as			Ψ			0.00	_
		cted from														18.	. ;	\$			0.00	)
19.		r payments													,		,	\$			0.00	)
	Spec	ify:														19.						_
20.	Othe	r real prope	ert	уе	xper	ises i	not ir	nclude	ed in	lines	4 or 5	5 of th	is for	rm or o	on Sche							
	20a.	Mortgages	s or	n of	ther p	orope	rty									20a.					0.00	_
	20b.	Real estate	te ta	axe	S											20b.	. ;	\$			0.00	<u>)                                    </u>
	20c.	Property, h	hon	med	owne	r's, o	r rent	er's in	surar	nce						20c.	. ;	\$			0.00	<u>)                                    </u>
	20d.	Maintenan	nce	, re	pair,	and u	upkee	ер ехр	ense	S						20d.	. :	\$			0.00	)_
	20e.	Homeown	ner's	s a	ssoci	ation	or co	ndom	inium	ı dues	3					20e.	. ;	\$			0.00	)_
21.	Othe	r: Specify:														21.		+\$			0.00	)
22.		monthly ex	-					throu	ıgh 2	1.						22.		\$		5,02	0.00	
23.		ulate your r			-												L					
		Copy line							inco	me) fr	rom S	chedu	le I.			23a.	. :	\$		5.0	00.00	)
		Copy your						-								23b.		-\$			020.00	
		1,,,			,	•																
	23c.	Subtract ye The result								r mont	thly in	icome.				23c.	;	\$			-20.00	)
24.	For ex	cation to the to.	ou e	xpe	ct to f	finish p	aying	for you										form? ment to increas	e or decre	ease bec	ause of	a
	Expla																					

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B6 Declaration (Official Form 6 - Declaration). (12/07)

# **United States Bankruptcy Court** Northern District of Illinois

In re	Gary A Adcock Cynthia A McEwen			Case No.								
			Debtor(s)	Chapter	7							
	DECLARATION CONCERNING DEBTOR'S SCHEDULES											
	DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR											
	I declare under penalty of perjury of sheets, and that they are true are			•	_							
Date	October 20, 2015	Signature	/s/ Gary A Adcock Gary A Adcock Debtor									
Date	October 20, 2015	Signature	/s/ Cynthia A McEwe	n								

Penalty for making a false statement or concealing property: Fine of up to \$500,000 or imprisonment for up to 5 years or both. 18 U.S.C. §§ 152 and 3571.

Cynthia A McEwen
Joint Debtor

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B7 (Official Form 7) (04/13)

# **United States Bankruptcy Court Northern District of Illinois**

In re	Gary A Adcock Cynthia A McEwen		Case No.	
		Debtor(s)	Chapter	7

#### STATEMENT OF FINANCIAL AFFAIRS

This statement is to be completed by every debtor. Spouses filing a joint petition may file a single statement on which the information for both spouses is combined. If the case is filed under chapter 12 or chapter 13, a married debtor must furnish information for both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. An individual debtor engaged in business as a sole proprietor, partner, family farmer, or self-employed professional, should provide the information requested on this statement concerning all such activities as well as the individual's personal affairs. To indicate payments, transfers and the like to minor children, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. § 112; Fed. R. Bankr. P. 1007(m).

Questions 1 - 18 are to be completed by all debtors. Debtors that are or have been in business, as defined below, also must complete Questions 19 - 25. **If the answer to an applicable question is "None," mark the box labeled "None."** If additional space is needed for the answer to any question, use and attach a separate sheet properly identified with the case name, case number (if known), and the number of the question.

#### **DEFINITIONS**

"In business." A debtor is "in business" for the purpose of this form if the debtor is a corporation or partnership. An individual debtor is "in business" for the purpose of this form if the debtor is or has been, within six years immediately preceding the filing of this bankruptcy case, any of the following: an officer, director, managing executive, or owner of 5 percent or more of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or self-employed full-time or part-time. An individual debtor also may be "in business" for the purpose of this form if the debtor engages in a trade, business, or other activity, other than as an employee, to supplement income from the debtor's primary employment.

"Insider." The term "insider" includes but is not limited to: relatives of the debtor; general partners of the debtor and their relatives; corporations of which the debtor is an officer, director, or person in control; officers, directors, and any persons in control of a corporate debtor and their relatives; affiliates of the debtor and insiders of such affiliates; and any managing agent of the debtor. 11 U.S.C. § 101(2), (31).

#### 1. Income from employment or operation of business

None

State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business, including part-time activities either as an employee or in independent trade or business, from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the **two years** immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT SOURCE

\$30,000.00 2015 YTD: Both Studio 37 Inc \$32,000.00 2014: Both Studio 37 Inc

\$32,000.00 2013: Both Studio 37 Inc

#### 2. Income other than from employment or operation of business

None

State the amount of income received by the debtor other than from employment, trade, profession, or operation of the debtor's business during the **two years** immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT SOURCE

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B7 (Official Form 7) (04/13)

2

#### 3. Payments to creditors

None

Complete a. or b., as appropriate, and c.

a. *Individual or joint debtor(s) with primarily consumer debts:* List all payments on loans, installment purchases of goods or services, and other debts to any creditor made within **90 days** immediately preceding the commencement of this case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$600. Indicate with an asterisk (\*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and credit counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR DATES OF PAYMENTS

AMOUNT PAID

AMOUNT STILL OWING

None

b. Debtor whose debts are not primarily consumer debts: List each payment or other transfer to any creditor made within **90 days** immediately preceding the commencement of the case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$6,225\*. If the debtor is an individual, indicate with an asterisk (\*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and credit counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments and other transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

DATES OF PAYMENTS/ TRANSFERS AMOUNT PAID OR VALUE OF TRANSFERS

AMOUNT STILL OWING

NAME AND ADDRESS OF CREDITOR

c. *All debtors:* List all payments made within **one year** immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR AND RELATIONSHIP TO DEBTOR

DATE OF PAYMENT

AMOUNT PAID

AMOUNT STILL OWING

4. Suits and administrative proceedings, executions, garnishments and attachments

None

a. List all suits and administrative proceedings to which the debtor is or was a party within **one year** immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

CAPTION OF SUIT AND CASE NUMBER NATURE OF PROCEEDING

COURT OR AGENCY AND LOCATION STATUS OR DISPOSITION

None

b. Describe all property that has been attached, garnished or seized under any legal or equitable process within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON FOR WHOSE BENEFIT PROPERTY WAS SEIZED

DATE OF SEIZURE

DESCRIPTION AND VALUE OF PROPERTY

<sup>\*</sup> Amount subject to adjustment on 4/01/16, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

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#### 5. Repossessions, foreclosures and returns

None

List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR OR SELLER DATE OF REPOSSESSION, FORECLOSURE SALE, TRANSFER OR RETURN

DESCRIPTION AND VALUE OF PROPERTY

#### 6. Assignments and receiverships

None

a. Describe any assignment of property for the benefit of creditors made within **120 days** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF ASSIGNEE

DATE OF ASSIGNMENT

TERMS OF ASSIGNMENT OR SETTLEMENT

None b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within **one year** immediately

preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CUSTODIAN NAME AND LOCATION OF COURT CASE TITLE & NUMBER

DATE OF ORDER DESCRIPTION AND VALUE OF

PROPERTY

#### 7. Gifts

None

List all gifts or charitable contributions made within **one year** immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON OR ORGANIZATION

RELATIONSHIP TO DEBTOR, IF ANY

DATE OF GIFT

DESCRIPTION AND VALUE OF GIFT

#### 8. Losses

None

List all losses from fire, theft, other casualty or gambling within **one year** immediately preceding the commencement of this case **or since the commencement of this case.** (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

DESCRIPTION AND VALUE OF PROPERTY DESCRIPTION OF CIRCUMSTANCES AND, IF LOSS WAS COVERED IN WHOLE OR IN PART BY INSURANCE, GIVE PARTICULARS

DATE OF LOSS

#### 9. Payments related to debt counseling or bankruptcy

None

List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of the petition in bankruptcy within **one year** immediately preceding the commencement of this case.

NAME AND ADDRESS OF PAYEE

Trifonova Law, P.C. 8501 W. Higgins Rd., Ste. 420 Chicago, IL 60631 DATE OF PAYMENT, NAME OF PAYER IF OTHER THAN DEBTOR AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY

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#### 10. Other transfers

None

a. List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within **two years** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF TRANSFEREE, RELATIONSHIP TO DEBTOR

DATE

DESCRIBE PROPERTY TRANSFERRED AND VALUE RECEIVED

None b. List all property transferred by the debtor within **ten years** immediately preceding the commencement of this case to a self-settled trust or similar device of which the debtor is a beneficiary.

NAME OF TRUST OR OTHER

DEVICE

DATE(S) OF TRANSFER(S)

AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY OR DEBTOR'S INTEREST

IN PROPERTY

#### 11. Closed financial accounts

None

List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within **one year** immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF INSTITUTION

TYPE OF ACCOUNT, LAST FOUR DIGITS OF ACCOUNT NUMBER, AND AMOUNT OF FINAL BALANCE

AMOUNT AND DATE OF SALE OR CLOSING

#### 12. Safe deposit boxes

None

List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF BANK OR OTHER DEPOSITORY NAMES AND ADDRESSES OF THOSE WITH ACCESS TO BOX OR DEPOSITORY

DESCRIPTION OF CONTENTS

DATE OF TRANSFER OR SURRENDER, IF ANY

#### 13. Setoffs

None

List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within **90 days** preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR

DATE OF SETOFF

AMOUNT OF SETOFF

#### 14. Property held for another person

None

List all property owned by another person that the debtor holds or controls.

NAME AND ADDRESS OF OWNER

DESCRIPTION AND VALUE OF PROPERTY

LOCATION OF PROPERTY

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#### 15. Prior address of debtor

None

If the debtor has moved within three years immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

**ADDRESS** NAME USED DATES OF OCCUPANCY

#### 16. Spouses and Former Spouses

None

If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within eight years immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.

NAME

#### 17. Environmental Information.

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes, or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.

"Hazardous Material" means anything defined as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under an Environmental Law

None

a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law:

NAME AND ADDRESS OF DATE OF **ENVIRONMENTAL** SITE NAME AND ADDRESS

GOVERNMENTAL UNIT NOTICE LAW

None b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous Material. Indicate the governmental unit to which the notice was sent and the date of the notice.

NAME AND ADDRESS OF

SITE NAME AND ADDRESS GOVERNMENTAL UNIT NOTICE LAW

c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which None the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the

docket number.

DATE OF

NAME AND ADDRESS OF GOVERNMENTAL UNIT

DOCKET NUMBER

STATUS OR DISPOSITION

**ENVIRONMENTAL** 

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#### 18. Nature, location and name of business

None

a. If the debtor is an individual, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partner in a partnership, sole proprietor, or was self-employed in a trade, profession, or other activity either full- or part-time within six years immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within six years immediately preceding the commencement of this case.

If the debtor is a partnership, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within six years immediately preceding the commencement of this case.

If the debtor is a corporation, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within six years immediately preceding the commencement of this case.

LAST FOUR DIGITS OF SOCIAL-SECURITY OR OTHER INDIVIDUAL TAXPAYER-I.D. NO. (ITIN)/ COMPLETE EIN ADDRESS

BEGINNING AND NATURE OF BUSINESS ENDING DATES

None b. Identify any business listed in response to subdivision a., above, that is "single asset real estate" as defined in 11 U.S.C. § 101.

NAME

NAME ADDRESS

The following questions are to be completed by every debtor that is a corporation or partnership and by any individual debtor who is or has been, within **six years** immediately preceding the commencement of this case, any of the following: an officer, director, managing executive, or owner of more than 5 percent of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership, a sole proprietor, or self-employed in a trade, profession, or other activity, either full- or part-time.

(An individual or joint debtor should complete this portion of the statement **only** if the debtor is or has been in business, as defined above, within six years immediately preceding the commencement of this case. A debtor who has not been in business within those six years should go directly to the signature page.)

#### 19. Books, records and financial statements

None

a. List all bookkeepers and accountants who within **two years** immediately preceding the filing of this bankruptcy case kept or supervised the keeping of books of account and records of the debtor.

#### NAME AND ADDRESS

DATES SERVICES RENDERED

None b. List all firms or individuals who within the **two years** immediately preceding the filing of this bankruptcy case have audited the books of account and records, or prepared a financial statement of the debtor.

NAME ADDRESS

DATES SERVICES RENDERED

None c. List all firms or individuals who at the time of the commencement of this case were in possession of the books of account and records of the debtor. If any of the books of account and records are not available, explain.

NAME ADDRESS

None d. List all financial institutions, creditors and other parties, including mercantile and trade agencies, to whom a financial statement was issued by the debtor within **two years** immediately preceding the commencement of this case.

NAME AND ADDRESS DATE ISSUED

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#### 20. Inventories

None

a. List the dates of the last two inventories taken of your property, the name of the person who supervised the taking of each inventory, and the dollar amount and basis of each inventory.

DATE OF INVENTORY

INVENTORY SUPERVISOR

DOLLAR AMOUNT OF INVENTORY (Specify cost, market or other basis)

None

b. List the name and address of the person having possession of the records of each of the inventories reported in a., above.

DATE OF INVENTORY

NAME AND ADDRESSES OF CUSTODIAN OF INVENTORY RECORDS

### 21. Current Partners, Officers, Directors and Shareholders

None

a. If the debtor is a partnership, list the nature and percentage of partnership interest of each member of the partnership.

NAME AND ADDRESS

NATURE OF INTEREST

PERCENTAGE OF INTEREST

None b. If the debtor is a corporation, list all officers and directors of the corporation, and each stockholder who directly or indirectly owns, controls, or holds 5 percent or more of the voting or equity securities of the corporation.

NAME AND ADDRESS

TITLE

NATURE AND PERCENTAGE OF STOCK OWNERSHIP

#### 22. Former partners, officers, directors and shareholders

None

a. If the debtor is a partnership, list each member who withdrew from the partnership within **one year** immediately preceding the commencement of this case.

NAME

None

**ADDRESS** 

DATE OF WITHDRAWAL

b. If the debtor is a corporation, list all officers, or directors whose relationship with the corporation terminated within **one year** immediately preceding the commencement of this case.

NAME AND ADDRESS

TITLE

DATE OF TERMINATION

#### 23. Withdrawals from a partnership or distributions by a corporation

None

If the debtor is a partnership or corporation, list all withdrawals or distributions credited or given to an insider, including compensation in any form, bonuses, loans, stock redemptions, options exercised and any other perquisite during **one year** immediately preceding the commencement of this case.

NAME & ADDRESS OF RECIPIENT, RELATIONSHIP TO DEBTOR

DATE AND PURPOSE OF WITHDRAWAL

AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY

### 24. Tax Consolidation Group.

None

If the debtor is a corporation, list the name and federal taxpayer identification number of the parent corporation of any consolidated group for tax purposes of which the debtor has been a member at any time within **six years** immediately preceding the commencement of the case.

NAME OF PARENT CORPORATION

TAXPAYER IDENTIFICATION NUMBER (EIN)

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#### 25. Pension Funds.

None

If the debtor is not an individual, list the name and federal taxpayer-identification number of any pension fund to which the debtor, as an employer, has been responsible for contributing at any time within **six years** immediately preceding the commencement of the case.

NAME OF PENSION FUND

TAXPAYER IDENTIFICATION NUMBER (EIN)

\* \* \* \* \* \*

#### DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachments thereto and that they are true and correct.

Date	October 20, 2015	Signature	/s/ Gary A Adcock	
			Gary A Adcock	
			Debtor	
Date	October 20, 2015	Signature	/s/ Cynthia A McEwen	
		C	Cynthia A McEwen	
			Joint Debtor	

Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18 U.S.C. §§ 152 and 3571

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B8 (Form 8) (12/08)

# United States Bankruptcy Court Northern District of Illinois

In re	Gary A Adcock Cynthia A McEwen		Case No.		
			Debtor(s)	Chapter	7
	CHAPTER 7 IN	DIVIDUAL DEBT	OR'S STATEMENT	OF INTEN	TION
PART	A - Debts secured by property of property of the estate. Attach a			ted for <b>EAC</b>	<b>H</b> debt which is secured by
Proper	rty No. 1				
Creditor's Name: Nationwide Acceptance		Describe Property Securing Debt: 2401 W. Ohio St., Chicago, 1 br loft.			
Proper	rty will be (check one):				
	Surrendered	☐ Retained			
	ining the property, I intend to (check I Redeem the property I Reaffirm the debt I Other. Explain		void lien using 11 U.S.C	2. § 522(f)).	
	rty is (check one):				
	Claimed as Exempt		☐ Not claimed as exe	empt	
	<b>B</b> - Personal property subject to une additional pages if necessary.)	xpired leases. (All thre	ee columns of Part B mu	st be complete	ed for each unexpired lease.
Proper	rty No. 1				
Lessor's Name: -NONE-		Describe Leased Property:		Lease will be U.S.C. § 365	e Assumed pursuant to 11 5(p)(2):
Date _	re under penalty of perjury that that property subject to an unexpire  October 20, 2015  October 20, 2015		/s/ Gary A Adcock Gary A Adcock Debtor  /s/ Cynthia A McEwei		estate securing a debt and/or
	Signature		Cynthia A McEwen		

Joint Debtor

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# United States Bankruptcy Court Northern District of Illinois

In re	Gary A Adcock Cynthia A McEwen		Case No.		
		Debtor(s)	Chapter	7	
	DISCLOSURE OF COMPE	NSATION OF ATTORNE	Y FOR DE	EBTOR(S)	
C	ursuant to 11 U.S.C. § 329(a) and Bankruptcy Rule 2016(b), I certify that I am the attorney for the above-named debtor and that ompensation paid to me within one year before the filing of the petition in bankruptcy, or agreed to be paid to me, for services rendered or to e rendered on behalf of the debtor(s) in contemplation of or in connection with the bankruptcy case is as follows:				
	For legal services, I have agreed to accept		\$	1,650.00	
	Prior to the filing of this statement I have received		\$	1,650.00	
	Balance Due		\$	0.00	
2. T	he source of the compensation paid to me was:				
	■ Debtor □ Other (specify):				
3. T	he source of compensation to be paid to me is:				
	■ Debtor □ Other (specify):				
4.	I have not agreed to share the above-disclosed compensation with any other person unless they are members and associates of my law firm.				
[	☐ I have agreed to share the above-disclosed compens copy of the agreement, together with a list of the na				
5. I	in return for the above-disclosed fee, I have agreed to render legal service for all aspects of the bankruptcy case, including:				
b c.	<ul> <li>a. Analysis of the debtor's financial situation, and rendering advice to the debtor in determining whether to file a petition in bankruptcy;</li> <li>b. Preparation and filing of any petition, schedules, statement of affairs and plan which may be required;</li> <li>c. Representation of the debtor at the meeting of creditors and confirmation hearing, and any adjourned hearings thereof;</li> <li>d. [Other provisions as needed]</li> <li>Negotiations with secured creditors to reduce to market value; exemption planning; preparation and filing of reaffirmation agreements and applications as needed; preparation and filing of motions pursuant to 11 USC 522(f)(2)(A) for avoidance of liens on household goods.</li> </ul>				
6. B	by agreement with the debtor(s), the above-disclosed fe Representation of the debtors in any di any other adversary proceeding.	ee does not include the following serving schargeability actions, judicial l	ice: <b>ien avoidanc</b>	es, relief from stay actions or	
		CERTIFICATION			
	certify that the foregoing is a complete statement of an unkruptcy proceeding.	ny agreement or arrangement for paym	nent to me for re	epresentation of the debtor(s) in	
Dated:	October 20, 2015	/s/ Iana Trifonova Iana Trifonova Trifonova Law, P.C. 8501 W. Higgins Rd., S Chicago, IL 60631 (877) 577-4010 Fax: (	877) 577-401	0	

# UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS

## NOTICE TO CONSUMER DEBTOR(S) UNDER § 342(b) OF THE BANKRUPTCY CODE

In accordance with § 342(b) of the Bankruptcy Code, this notice to individuals with primarily consumer debts: (1) Describes briefly the services available from credit counseling services; (2) Describes briefly the purposes, benefits and costs of the four types of bankruptcy proceedings you may commence; and (3) Informs you about bankruptcy crimes and notifies you that the Attorney General may examine all information you supply in connection with a bankruptcy case.

You are cautioned that bankruptcy law is complicated and not easily described. Thus, you may wish to seek the advice of an attorney to learn of your rights and responsibilities should you decide to file a petition. Court employees cannot give you legal advice.

Notices from the bankruptcy court are sent to the mailing address you list on your bankruptcy petition. In order to ensure that you receive information about events concerning your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address. If you are filing a **joint case** (a single bankruptcy case for two individuals married to each other), and each spouse lists the same mailing address on the bankruptcy petition, you and your spouse will generally receive a single copy of each notice mailed from the bankruptcy court in a jointly-addressed envelope, unless you file a statement with the court requesting that each spouse receive a separate copy of all notices.

#### 1. Services Available from Credit Counseling Agencies

With limited exceptions, § 109(h) of the Bankruptcy Code requires that all individual debtors who file for bankruptcy relief on or after October 17, 2005, receive a briefing that outlines the available opportunities for credit counseling and provides assistance in performing a budget analysis. The briefing must be given within 180 days before the bankruptcy filing. The briefing may be provided individually or in a group (including briefings conducted by telephone or on the Internet) and must be provided by a nonprofit budget and credit counseling agency approved by the United States trustee or bankruptcy administrator. The clerk of the bankruptcy court has a list that you may consult of the approved budget and credit counseling agencies. Each debtor in a joint case must complete the briefing.

In addition, after filing a bankruptcy case, an individual debtor generally must complete a financial management instructional course before he or she can receive a discharge. The clerk also has a list of approved financial management instructional courses. Each debtor in a joint case must complete the course.

### 2. The Four Chapters of the Bankruptcy Code Available to Individual Consumer Debtors

#### Chapter 7: Liquidation (\$245 filing fee, \$75 administrative fee, \$15 trustee surcharge: Total Fee \$335)

Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts. Debtors whose debts are primarily consumer debts are subject to a "means test" designed to determine whether the case should be permitted to proceed under chapter 7. If your income is greater than the median income for your state of residence and family size, in some cases, the United States trustee (or bankruptcy administrator), the trustee, or creditors have the right to file a motion requesting that the court dismiss your case under § 707(b) of the Code. It is up to the court to decide whether the case should be dismissed.

Under chapter 7, you may claim certain of your property as exempt under governing law. A trustee may have the right to take possession of and sell the remaining property that is not exempt and use the sale proceeds to pay your creditors.

The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.

Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

# <u>Chapter 13</u>: Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$75 administrative fee: Total Fee \$310)

Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments over

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Form B 201A, Notice to Consumer Debtor(s)

Page 2

a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.

After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

#### Chapter 11: Reorganization (\$1,167 filing fee, \$550 administrative fee: Total Fee \$1,717)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

#### Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$75 administrative fee: Total Fee \$275)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

### 3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

**WARNING:** Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court. The documents and the deadlines for filing them are listed on Form B200, which is posted at http://www.uscourts.gov/bkforms/bankruptcy\_forms.html#procedure.

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B 201B (Form 201B) (12/09)

# **United States Bankruptcy Court** Northern District of Illinois

In re	Gary A Adcock Cynthia A McEwen		Case No.	
		Debtor(s)	Chapter	7
		N OF NOTICE TO C 342(b) OF THE BAN	ONSUMER DEBTOR KRUPTCY CODE	R(S)
Code.	I (We), the debtor(s), affirm that I (we) h	Certification of Delave received and read the a		by § 342(b) of the Bankruptcy
•	A Adcock ia A McEwen	X /s/ G	ary A Adcock	October 20, 2015
Printed	d Name(s) of Debtor(s)	Sign	ature of Debtor	Date
Case N	No. (if known)	X /s/ C	ynthia A McEwen	October 20, 2015
		Sign	ature of Joint Debtor (if any	) Date

Instructions: Attach a copy of Form B 201 A, Notice to Consumer Debtor(s) Under § 342(b) of the Bankruptcy Code.

Use this form to certify that the debtor has received the notice required by 11 U.S.C. § 342(b) only if the certification has **NOT** been made on the Voluntary Petition, Official Form B1. Exhibit B on page 2 of Form B1 contains a certification by the debtor's attorney that the attorney has given the notice to the debtor. The Declarations made by debtors and bankruptcy petition preparers on page 3 of Form B1 also include this certification.

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# **United States Bankruptcy Court Northern District of Illinois**

In re	Gary A Adcock Cynthia A McEwen		Case No.			
	•	Debtor(s)	Chapter	7		
	VERIFICATION OF CREDITOR MATRIX					
		Number of	Number of Creditors:			
	The above-named Debtor(s) hereby verifies that the list of creditors is true and correct to the best of m (our) knowledge.					
Date:	October 20, 2015	/s/ Gary A Adcock Gary A Adcock Signature of Debtor				
Date:	October 20, 2015	/s/ Cynthia A McEwen Cynthia A McEwen				
		Signature of Debtor				

Atg Credit 1043 W. Grandville Chicago, IL 60660

Bank of America Attn: Recovery Department 4161 Piedmont Pkwy Greensboro, NC 27410

Cap1/carsn Po Box 30253 Salt Lake City, UT 84130

Capital One Attn: Bankruptcy Po Box 30285 Salt Lake City, UT 84130

Citi CitiCorp Credit Services/Attn:Centralize Po Box 790040 saint Louis, MO 63179

Citi Business Po Box 790040 Saint Louis, MO 63179

Citibank / Sears Citicorp Credit Services/Attn: Centraliz Po Box 790040 Saint Louis, MO 63179

Citibank/Shell Oil Citibank/Citicorp Srvs Attn: Centralized Po Box 790040 St Louis, MO 63179

Comenity Bank/Carsons Po Box 182125 Columbus, OH 43218

Comenitybank/marathon Po Box 182125 Columbus, OH 43218

Discover Financial Attention: Bankruptcy Department Po Box 3025 New Albany, OH 43054

Dsnb Macys Macys Bankruptcy Department Po Box 8053 Mason, OH 45040

Internal Revenue Service ACS Suport Stop 813G PO Box 145566 Cincinnati, OH 45250

Marathon Ash 539 S Main St Room 1014M Findlay, OH 45840

Mb Financial 6111 North River R Des Plaines, IL 60018

Nationwide Acceptance 105 Decker Ct. Suite 725 Irving, TX 75062

Peoples Gas Attention: Bankruptcy Department 130 E. Randolph 17th Floor Chicago, IL 60601

PresenceHealth 2913 North Commonwealth Avenue Manor Building, 6th Floor Chicago, IL 60657

Sst/jpmc Attn:Bankruptcy Po Box 3999 St Joseph, MO 64503 Syncb/plcc Attn: Bankruptcy Po Box 103104 Roswell, GA 30076

Target Nb Po Box 673 Minneapolis, MN 55440

Wffnb Dual L Po Box 94498 Las Vegas, NV 89193